planwithease.com®

Christina Starks, Director of Operations
Jennifer Darnley, **planwithease.com**®

March 8th, 2016

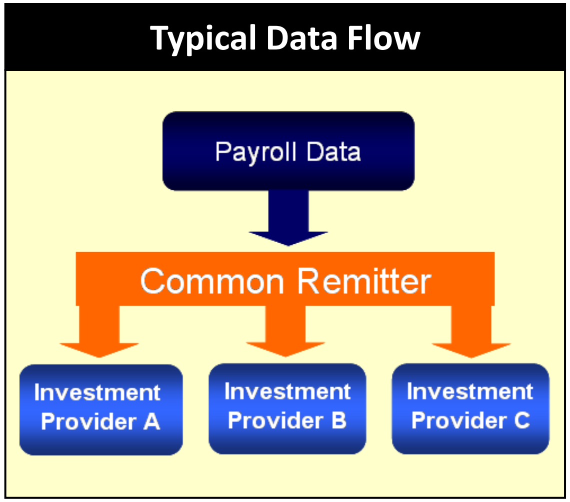
Agenda

- Common Remitter/ **planwithease.com** Description
- **planwithease.com** (PWE) Website
- Logging in as Participant as opposed to Sponsor
- Participant View/Approval Certificate
- How a Participant Submits a Request
- Sponsor View
- Sponsor Reports and Actions to Take (i.e. Hardships, etc.)
- Upload a Demographic File
- Common Upload Issues
- Manually Update a Participant
- Support Mechanisms
- Q&A

Common Remitter and planwithease.com

Common Remitter services:

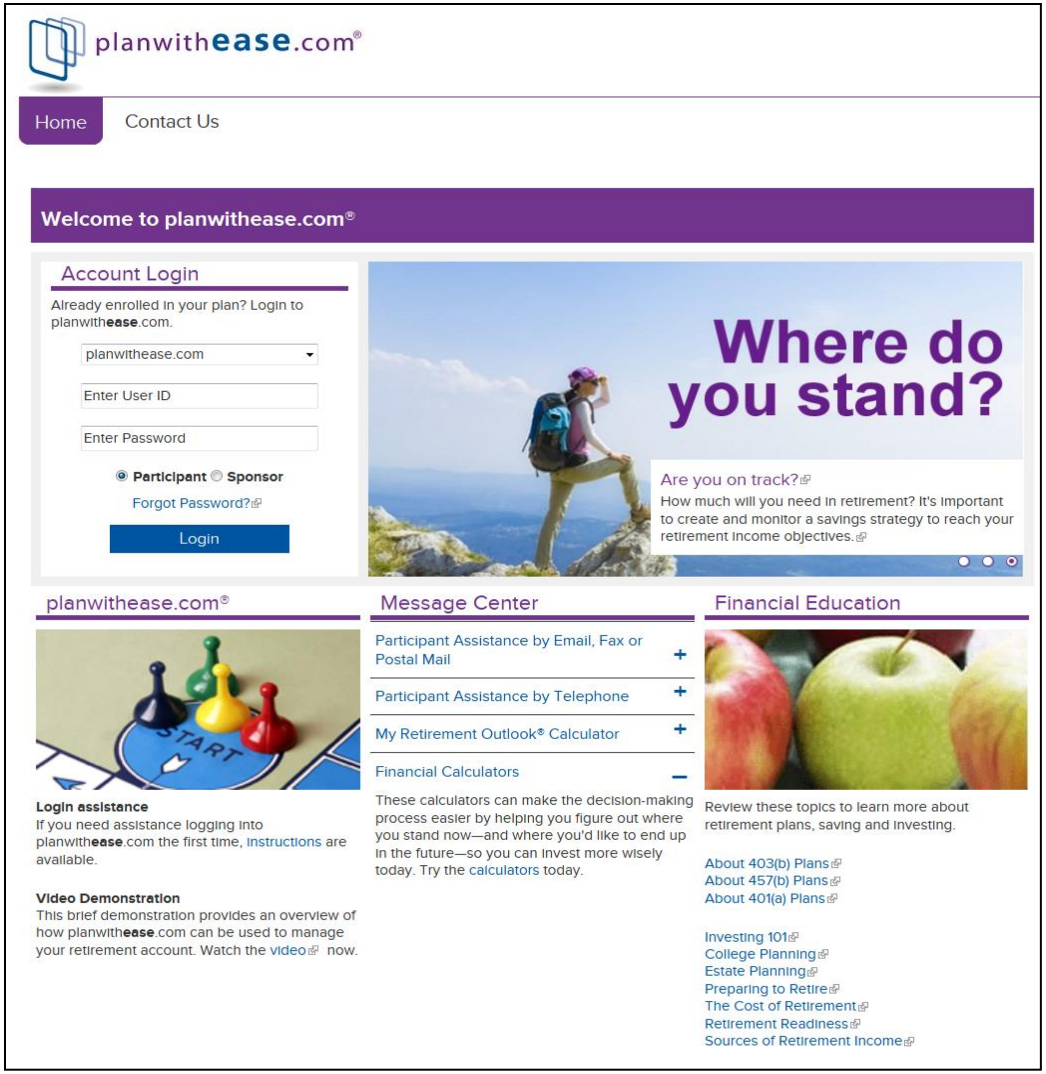
- Secure information transmittal
- Fast application of contributions
- Cost effectiveness



planwithease.com® capabilities:

- Reviewing/approving withdrawal transactions such as loans, hardships, QDROs, intra-and inter-plan transfers, etc.
- Monitoring of annual contribution limits
- Assistance with annual Universal Availability rule

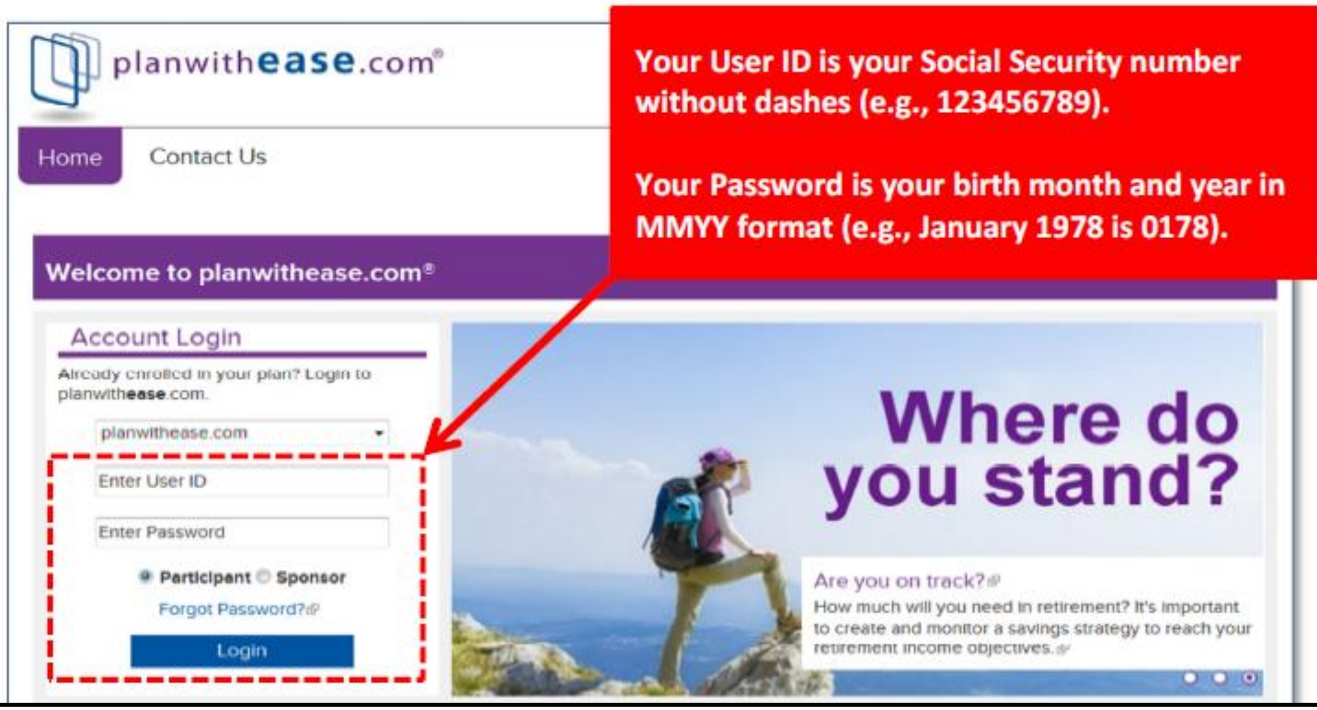
Welcome to planwithease.com



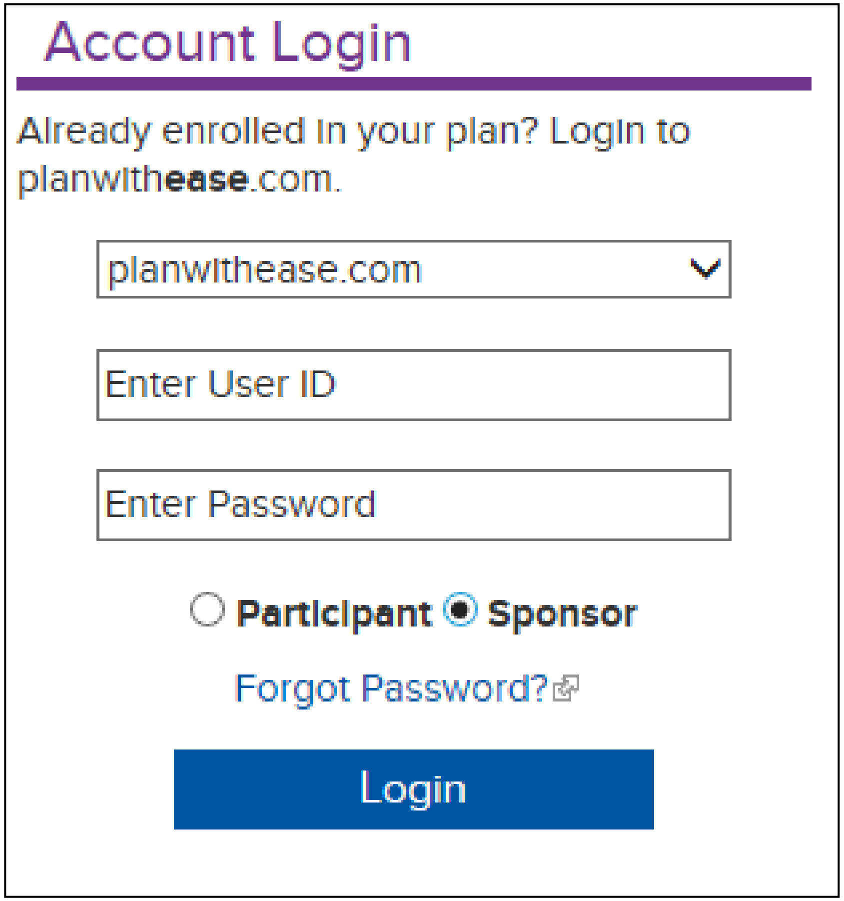
Participant Log In

LOG IN

On the website, enter your User ID and Password and click on "Login". When you log in the first time, your Username will be your Social Security number and your Password is your birth month and year in MMYY format. After that first login, you will be prompted to create your own unique Username and Password after setting your login security questions and answers.

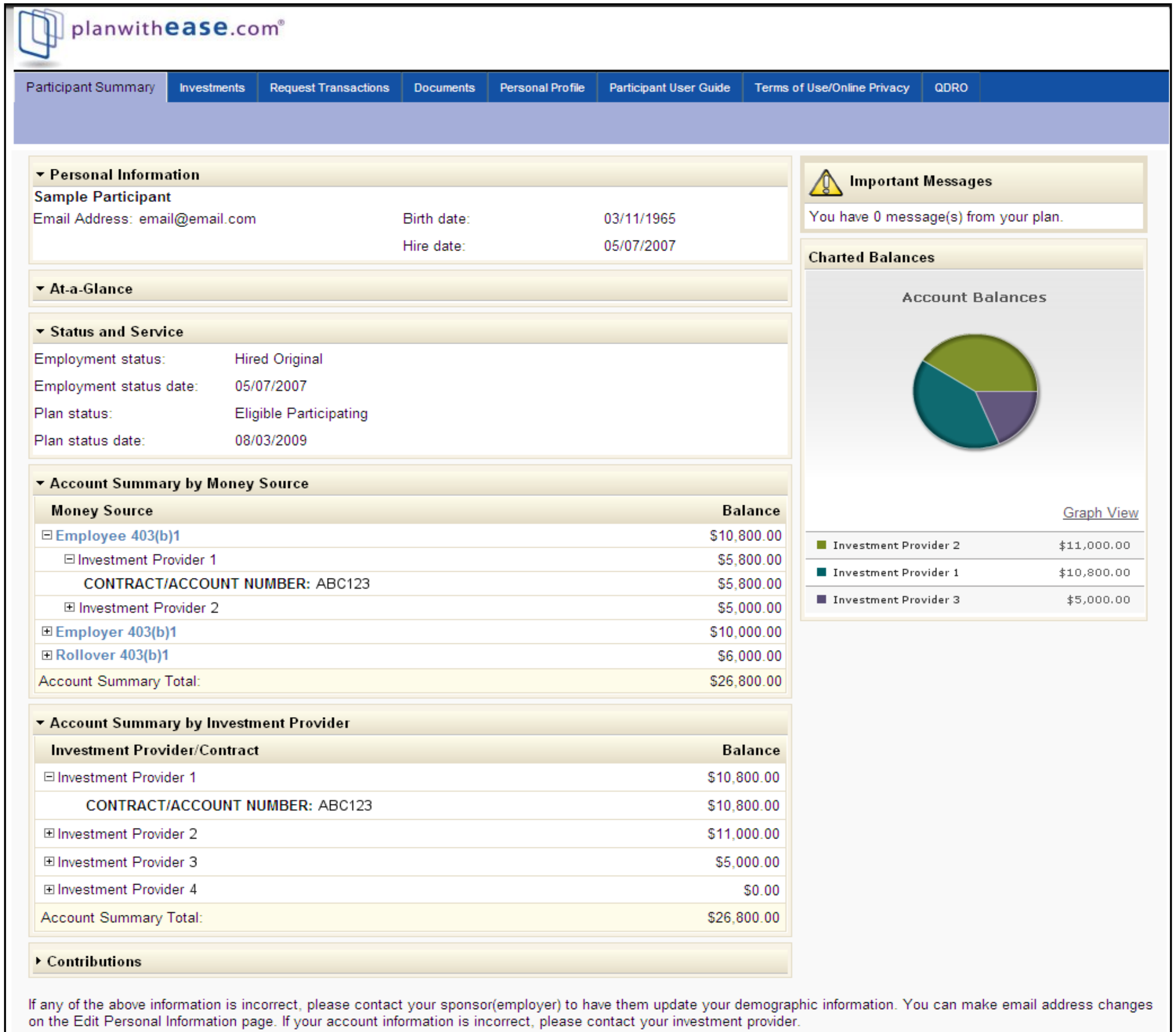


Sponsor Log In



- Enter your assigned User name in the **Enter User ID** field
- Enter the Password provided to you at the time your plan was set up in **Enter Password** field
- Select the **Sponsor** radio button, and then select **Login**

Participant View



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Participant Summary | Investments | Request Transactions | Documents | Personal Profile | Participant User Guide | Terms of Use/Online Privacy | QDRO

Personal Information

Sample Participant

Email Address: email@email.com		Birth date:	03/11/1965
		Hire date:	05/07/2007

At-a-Glance

Status and Service

Employment status:	Hired Original
Employment status date:	05/07/2007
Plan status:	Eligible Participating
Plan status date:	08/03/2009

Account Summary by Money Source

Money Source	Balance
⊟ Employee 403(b)1	$10,800.00
⊟ Investment Provider 1	$5,800.00
CONTRACT/ACCOUNT NUMBER: ABC123	$5,800.00
⊞ Investment Provider 2	$5,000.00
⊞ Employer 403(b)1	$10,000.00
⊞ Rollover 403(b)1	$6,000.00
Account Summary Total:	$26,800.00

Account Summary by Investment Provider

Investment Provider/Contract	Balance
⊟ Investment Provider 1	$10,800.00
CONTRACT/ACCOUNT NUMBER: ABC123	$10,800.00
⊞ Investment Provider 2	$11,000.00
⊞ Investment Provider 3	$5,000.00
⊞ Investment Provider 4	$0.00
Account Summary Total:	$26,800.00

Contributions

Important Messages

You have 0 message(s) from your plan.

Charted Balances

Account Balances

Graph View

Investment Provider 2	$11,000.00
Investment Provider 1	$10,800.00
Investment Provider 3	$5,000.00

If any of the above information is incorrect, please contact your sponsor(employer) to have them update your demographic information. You can make email address changes on the Edit Personal Information page. If your account information is incorrect, please contact your investment provider.

Submit a Request

planwithease.com®

Close Participant | Participant Summary | Investments | Request Transactions | Documents | Personal Profile | Participant User Guide | QDRO | Terms of Use/Online Privacy

Loans | Exchanges/Rollovers/Transfers | Withdrawals | Transaction History

Loans

Last Name

Steps to Request Loans

Select loan type: General Purpose Loan

General purpose loans are allowed under the plan. Your investment provider(s) may apply contractual terms and restrictions in addition to these plan provisions. To request a loan, select the investment provider and enter the dollar amount of the loan you want to request. Due to market fluctuations, applicable investment provider contract rules, and/or plan rules, a lesser amount may be available to you once your request is submitted to your investment provider.

NOTE: This loan information is based on information from your Investment Provider(s). Your Investment Provider(s) may apply contractual terms and restrictions in addition to your plan's provisions. Contracts/Accounts from which loans are not allowed are not displayed. The Amount Requested cannot exceed the amount eligible within the plan and any other plans of the employer for which planwithease.com is the administrator.

Amount eligible to loan from all your plans with your employer*: $25,000.00

Total amount available within this plan: $25,000.00

Number of loans available: 99

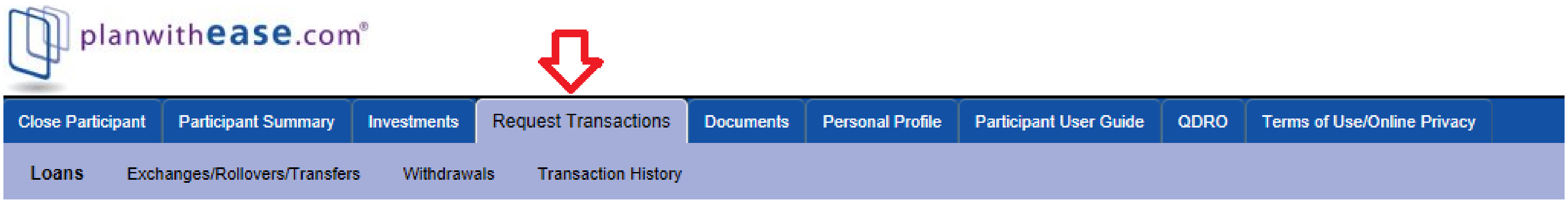
**This amount only considers plans for which planwithease.com is the administrator.*

Investment Providers	Amount Available by Provider	Amount Available by Contract/Account	Amount Requested	As of Date
Voya Retirement Ins and Annuity	$25,000.00			11/01/2014
VOYA456		$25,000.00	$ 0.00	
Total amount:			$0.00	

Reset | Submit

Request Transactions

- On the top navigation bar, select **Request Transactions**



- Select the appropriate option based on the transaction type(s) authorized by the plan

Note: If withdrawing the funds using **Severance from Employment**, choose the proper Withdrawal type by selecting your option within the drop down box based on the transaction type(s) authorized by the plan

Severance from Employment Request

planwithease.com®

1.

Close Participant | Participant Summary | Investments | Request Transactions | Documents | Personal Profile | Participant User Guide | QDRO | Terms of Use/Online Privacy

Loans | Exchanges/Rollovers/Transfers | 2. Withdrawals | Transaction History

Withdrawals

Last Name

Steps to Request a Withdrawal

Choose the proper Withdrawal type by selecting your option within the dropdown box 3. Severance from Employment

Your plan allows severance from employment withdrawal for participants who have terminated employment with the employer or have retired. To request a severance from employment withdrawal, select the investment provider and enter the dollar amount from which you will be making the withdrawal(s).

NOTE: If you are requesting a Full Withdrawal of your account please utilize the check box under Full Withdrawal next to the Investment Provider you are requesting the funds from.

NOTE: If requesting a withdrawal for a Required Minimum Distribution or a Systematic Withdrawal, please utilize the Full Withdrawal option. This will ensure that your Investment Provider is notified of the full amount available for withdrawal to calculate the appropriate Required Minimum Distribution amount. If you are a participant in a 403(b) plan, IRS rules permit you take your Required Minimum Distribution from one 403(b) contract based on the aggregated values in all of your 403(b) contracts.

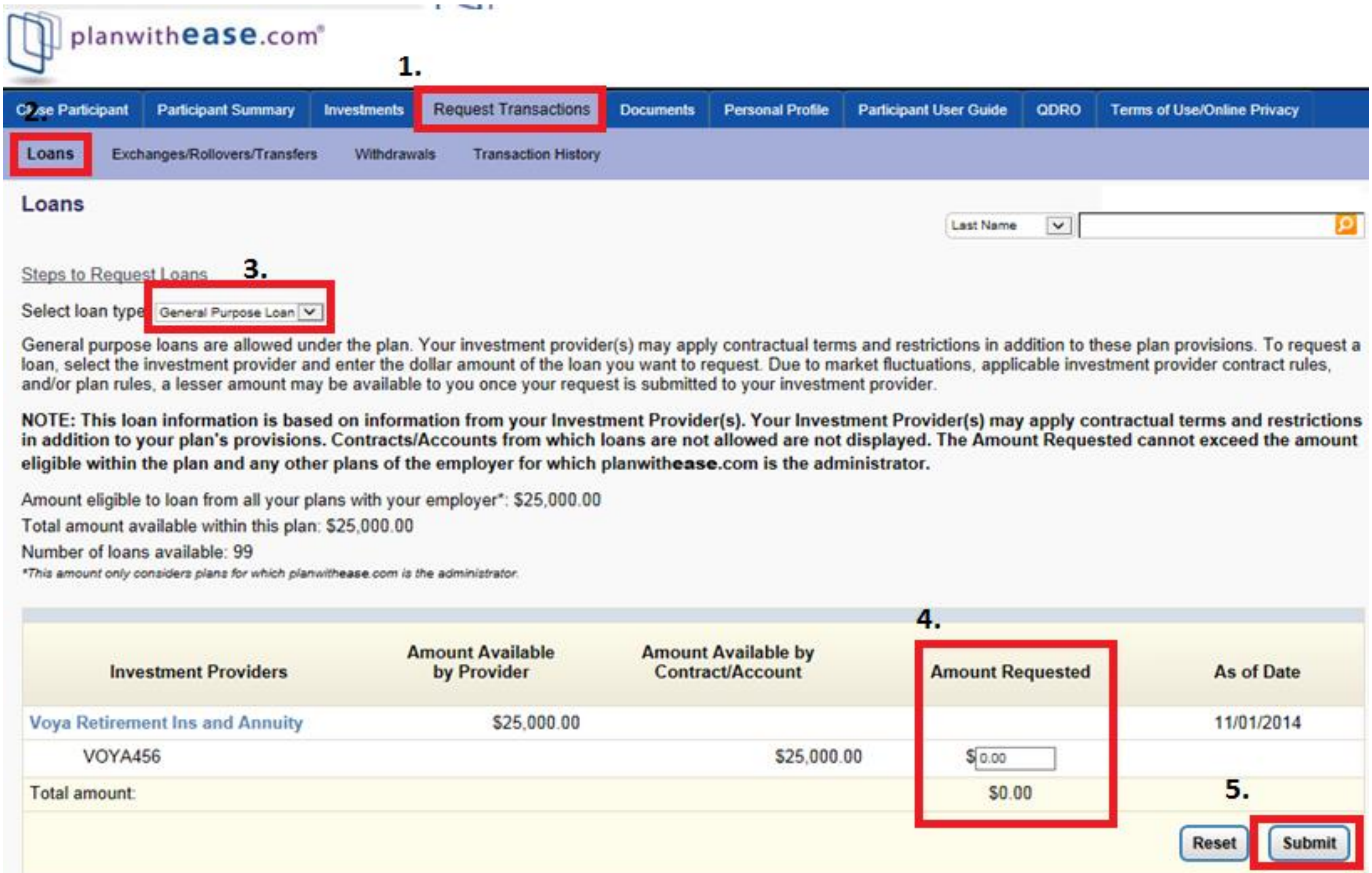
Available Severance from Employment Amounts

Investment Providers	Available Amount	Amount Available Per Contract	4. Full Withdrawal	Maximum Amt Without CDSC	Amount Requested	As of Date
Voya Retirement Ins and Annuity	$5,000.00					11/01/2014
VOYA012		$5,000.00	☑	☐	$ 0.00	
Total amount:	$5,000.00				$0.00	

5.

Reset | Submit

General Purpose Loan Request


planwithease.com®

1.

Choose Participant | Participant Summary | Investments | Request Transactions | Documents | Personal Profile | Participant User Guide | QDRO | Terms of Use/Online Privacy

2.

Loans | Exchanges/Rollovers/Transfers | Withdrawals | Transaction History

Loans

Last Name

Steps to Request Loans

3.

Select loan type: General Purpose Loan

General purpose loans are allowed under the plan. Your investment provider(s) may apply contractual terms and restrictions in addition to these plan provisions. To request a loan, select the investment provider and enter the dollar amount of the loan you want to request. Due to market fluctuations, applicable investment provider contract rules, and/or plan rules, a lesser amount may be available to you once your request is submitted to your investment provider.

NOTE: This loan information is based on information from your Investment Provider(s). Your Investment Provider(s) may apply contractual terms and restrictions in addition to your plan's provisions. Contracts/Accounts from which loans are not allowed are not displayed. The Amount Requested cannot exceed the amount eligible within the plan and any other plans of the employer for which planwithease.com is the administrator.

Amount eligible to loan from all your plans with your employer*: $25,000.00

Total amount available within this plan: $25,000.00

Number of loans available: 99

*This amount only considers plans for which planwithease.com is the administrator.

4.

Investment Providers	Amount Available by Provider	Amount Available by Contract/Account	Amount Requested	As of Date
Voya Retirement Ins and Annuity	$25,000.00			11/01/2014
VOYA456		$25,000.00	$0.00	
Total amount:			$0.00	

5.

Reset | Submit

VOYA FINANCIAL™

Once the Request is Submitted…

- The participant will receive a recap on the request before "I Agree"

Severance from Employment withdrawal of Full Withdrawal

Withdrawals

Once you agree that the information below is correct, a confirmation will be sent to the email address listed. If the email address is incorrect, please edit your personal information.

Confirmation e-mail address: No e-mail address on record

Investment Providers	Amount Requested
Voya Retirement Ins and Annuity	
Contract Number VOYA012	Full Withdrawal
Total amount:	Full Withdrawal

Selecting the 'I AGREE' button will generate an approval letter for each Investment Provider. You will need to take this approval letter directly to the Investment Provider as confirmation that you have been approved for the withdrawal.

I AGREE Cancel

- Once the participant agrees, the site will generate the approval certificate.

Show Approval Report

- The Approval Report will open in a new window.
- The participant will open the notice, Show Approval Report, or find the Letter under Documents.

Show Approval Report

Your request has been processed. **This is not your approval certificate.** If your approval certificate did not appear in a separate window please turn off your pop up blocker and access your approval certificate via Reports/Letters. You will need to attach the Approval letter to the withdrawal/rollover request form when submitting your request to your investment provider(s).

Your confirmation number is **288118**. You may use this number to reference this transaction in the future.

You will receive an email notification at the email specified on your account profile.

You may access your account via planwith**ease**.com® at any time using your username and password to view your election(s).

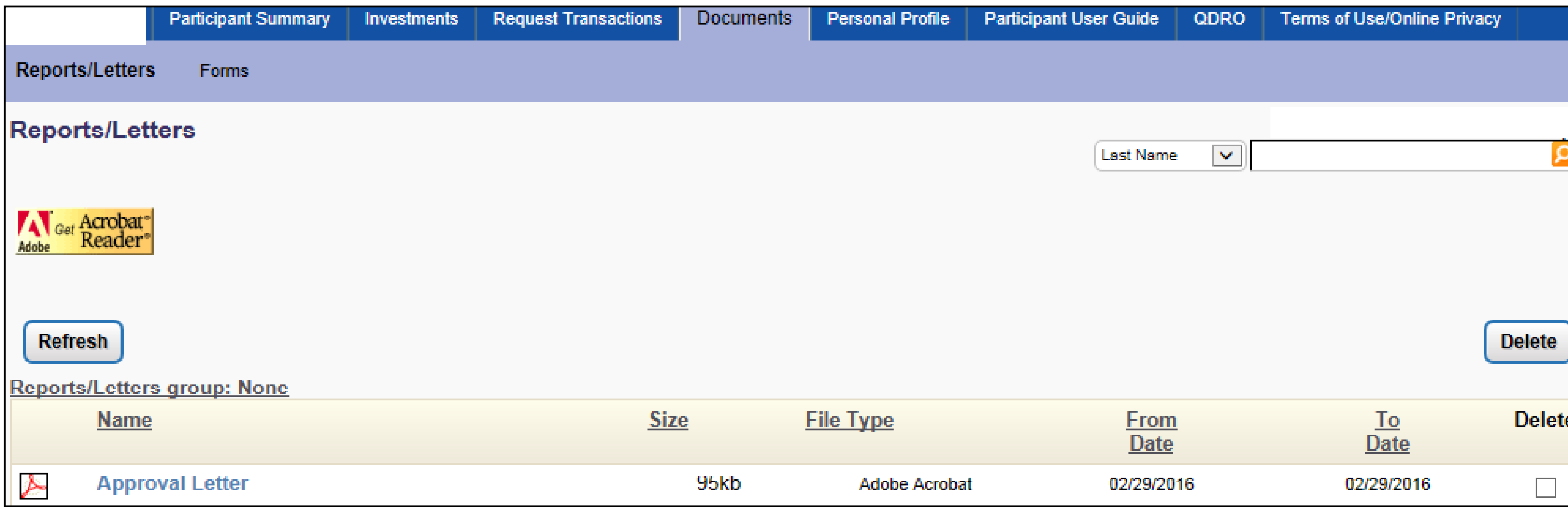
This confirmation contains time sensitive information. Please review this confirmation carefully and report any discrepancies by calling your plan sponsor within 30 days of the date your request was submitted. Failure to report any discrepancy within 30 days will indicate that you are in agreement with your request as reported in this confirmation.

Thank you for using planwith**ease**.com.

* Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774, a wholly owned, indirect subsidiary of Voya Financial, Inc. (NYSE: VOYA), provides these plan administration services under the trade name planwith**ease**.com®. planwith**ease**.com services may not be available in all states.

Documents

- The Approval Letter is Valid for 30 days and is found under Documents
- The Approval Letter is in PDF format



Sample Approval Letter

planwithease.com®

02/29/2016

Julie Loan
132 Golf Drive
Minot, ND 58703-

Dear Julie,

Your request for a Severance From Employment withdrawal has been approved. Approval is based on your plan's rules, as well as the most current account information on file from your Investment Provider(s). Issuance of this Approval Certificate confirms that your employer has approved this specific withdrawal request. No additional signatures are required by planwithease.com®. If your plan is subject to spousal consent requirements, you must obtain spousal consent for your withdrawal request-as authorized by your plan representative or notary public-prior to submitting the withdrawal request to your Investment Provider(s). After you have satisfied any applicable spousal consent requirements, contact your Investment Provider(s) for instruction on how to submit your specific withdrawal request. Provide a copy of this Approval Certificate to your Investment Provider(s). It provides confirmation that your employer has approved the withdrawal request.

The following is a summary of your request:

Confirmation Number: 288118
Approval Effective Date: 02/29/2016 1:26:12PM
Plan Name: Windsor School District 403(b)
planwithease.com Plan Number: VOYADEMO
Withdrawal Type: Severance From Employment
Approved Amount: Full Withdrawal
Termination Date: 08/08/2000
Investment Provider: Voya Retirement Ins and Annuity
Contract Number: VOYA012

This Approval Certificate is valid for 30 calendar days from the Approval Effective Date identified above. After 30 calendar days, you will need to access planwithease.com to request another approval. Due to market fluctuations and/or applicable Investment Provider contract rules, a lesser amount may be available once your request is submitted to your Investment Provider(s). If you decide not to submit this transaction to the Investment Provider, you must access planwithease.com and cancel the request. In planwithease.com, select the transaction from your transaction history and follow the cancellation steps provided on screen. When the cancellation is complete, your account will be updated immediately. If you need to request another transaction, you may do so at that time by requesting a transaction approval.

Thank you for using planwithease.com.

PO Box 5054 | Minot, ND 58702 | Fax: 866-771-5047 | Email: customerservice@planwithease.com

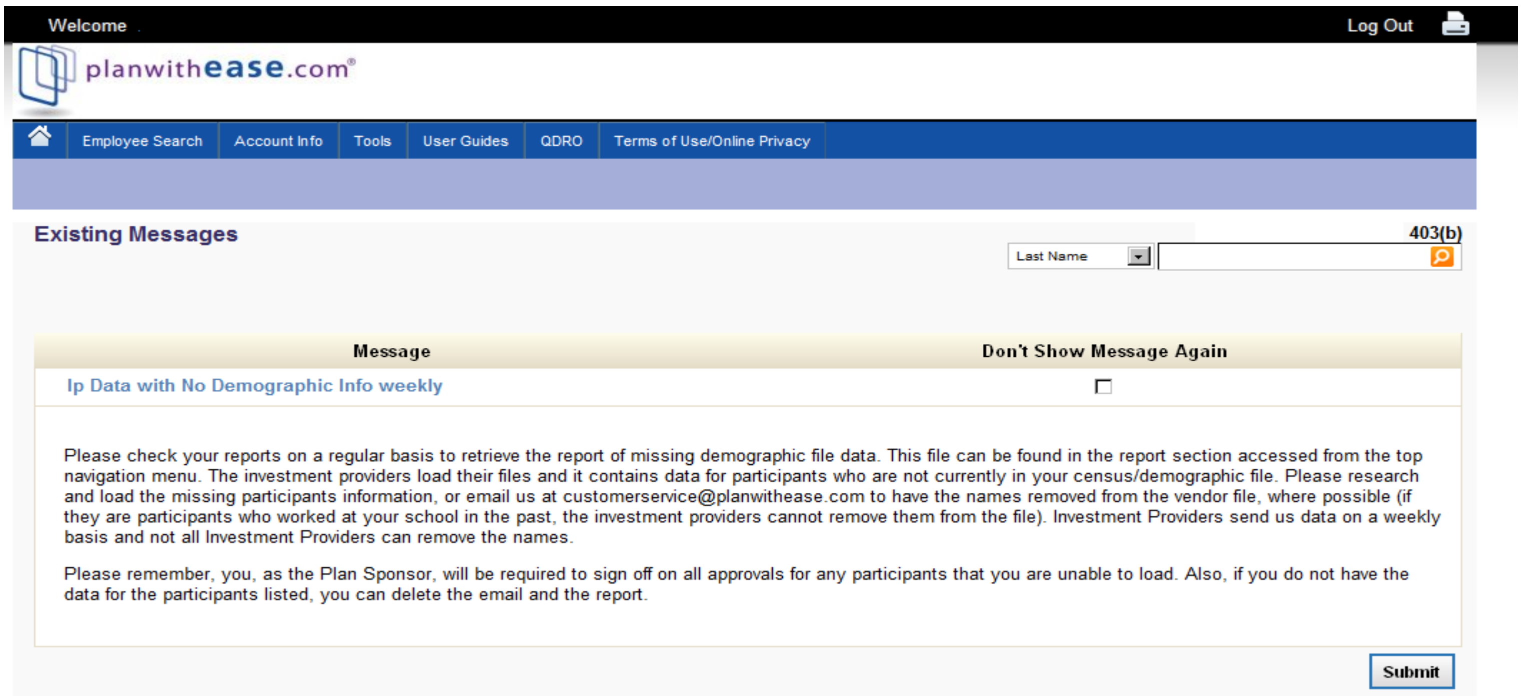
The following is a summary of your request:

Confirmation Number: 288118
Approval Effective Date: 02/29/2016 1:26:12PM
Plan Name: Windsor School District 403(b)
planwithease.com Plan Number: VOYADEMO
Withdrawal Type: Severance From Employment
Approved Amount: Full Withdrawal
Termination Date: 08/08/2000
Investment Provider: Voya Retirement Ins and Annuity
Contract Number: VOYA012

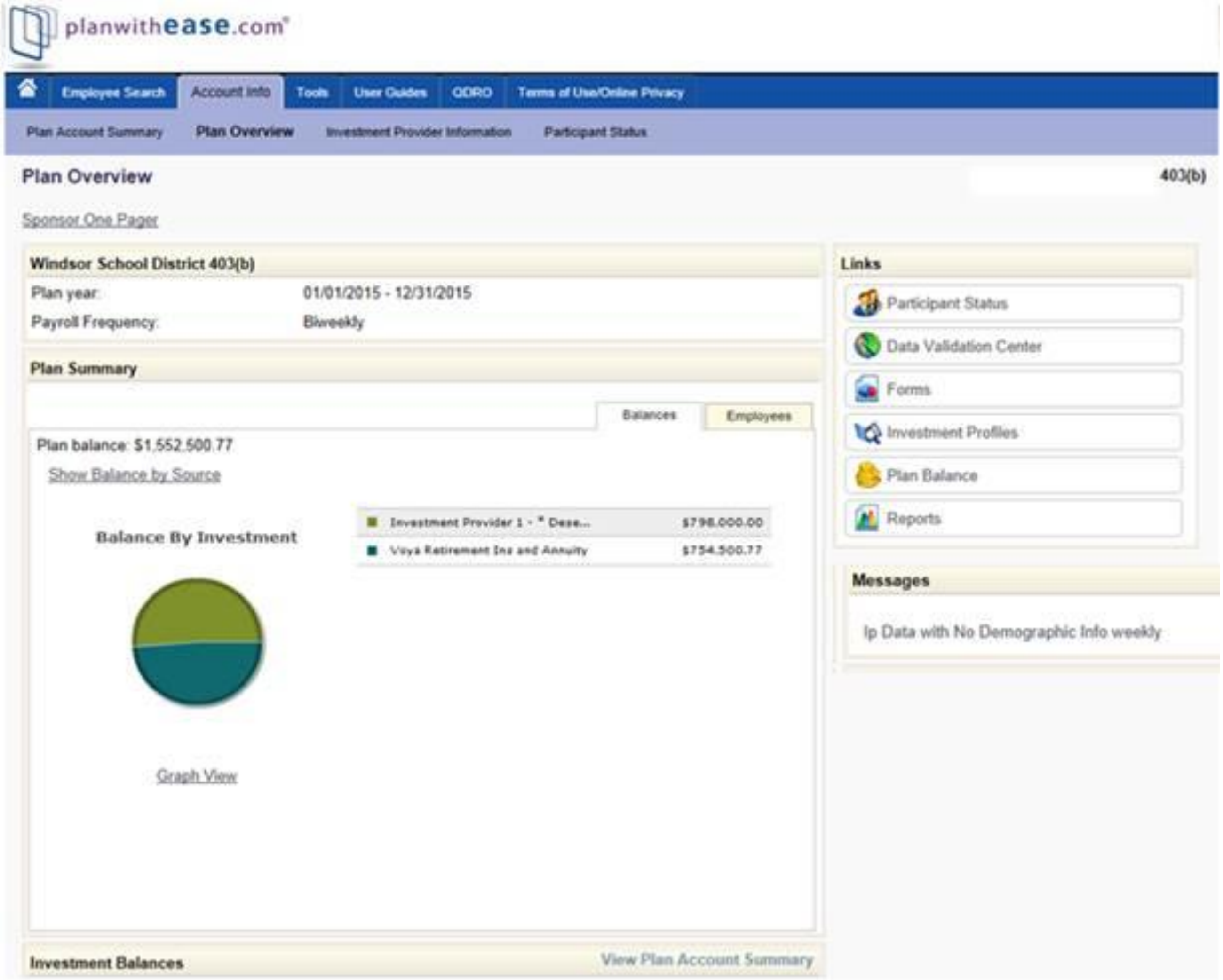
This Approval Certificate is valid for 30 calendar days from the Approval Effective Date identified above. After 30 calendar days, you will need to access planwithease.com to request another approval. Due to

Sponsor Welcome Screen Existing Messages

- Most common messages posted on the site include:
  - Software Release
  - Over-Contributing
  - Universal Availability Notices
  - Demographic Data/ Upload

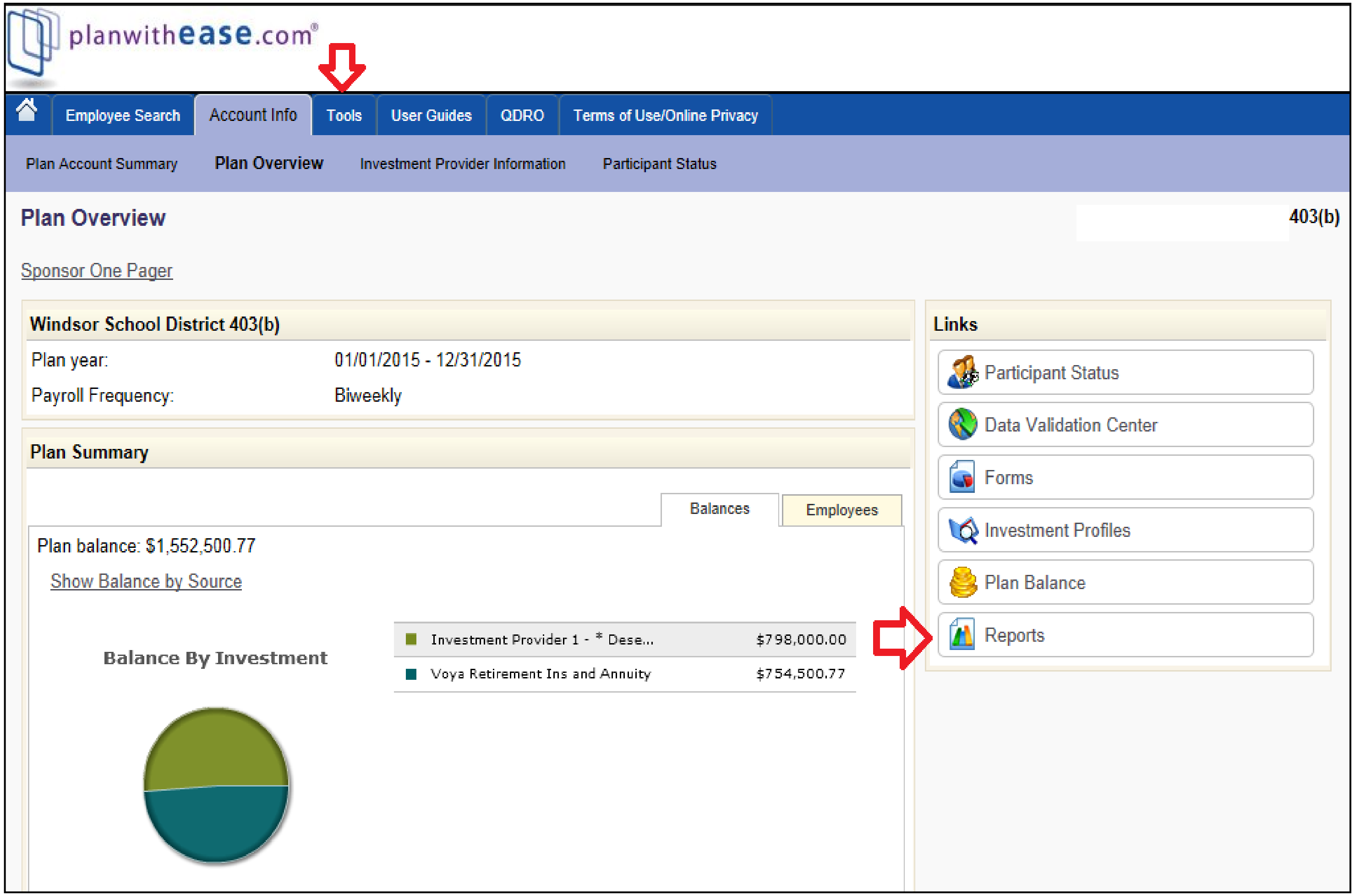


Sponsor View: Plan Overview



Access Reports

- Tools
- Links



Sponsor Reports Web from Tools Menu

- Standard Reports

Age 70 ½	Plan Assets
Loan Processed	Plan Summary
Approved Hardship Requests	Transaction Summary by IP
Defaulted Loans	YTD Contributions
IP Data with No Demographic Info	CLM Summary Projected/Exceeded

- Action Required vs. Informational Purposes
- Weekly vs. Monthly
- Adhoc Report

Action Required vs. Informational Purposes

- **Action Required**
  - Age 70 1/2
  - Approved Hardship Requests
  - IP Data with No Demographic Info
  - CLM Summary Projected/Exceeded

- **Informational Purposes**
  - Defaulted Loans
  - Loan Processed
  - Plan Assets
  - Plan Summary
  - Transaction Summary by IP
  - YTD Contributions

Actions to Take on Hardship Report

- Verify if the participant has taken the distribution
- Suspend Participant’s Contributions for 6 months

Weekly vs. Monthly Reports

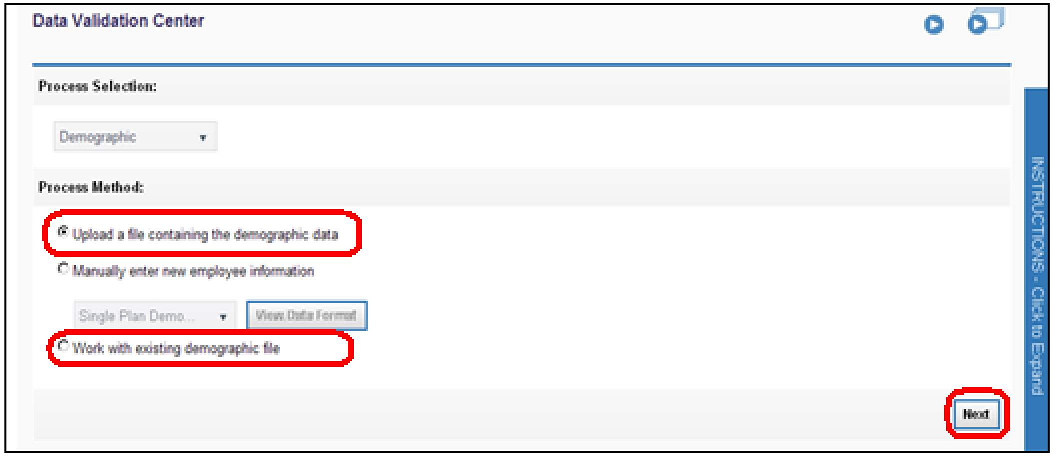
Report	Frequency
Age 70 ½	February/October
Approved Hardship Requests	Weekly
Defaulted Loans	Weekly
IP Data with No Demographic Info	As IP feeds data
Loan Processed	Weekly
Plan Assets	Weekly
Plan Summary	Weekly
Transaction Summary by IP	Weekly
YTD Contributions	July, then monthly Sept-Jan
CLM Summary	July, then monthly Sept-Jan
CLM Projected	Upon Request
CLM Exceeded	Upon Request

Upload Participant Information

- Census/demographic files can be uploaded as often as daily, and they should be uploaded to planwith**ease**.com whenever a change to employee data is made.
- This file provides information critical to the proper review and approval processes for your plan participants, helping to keep your plan in compliance with the IRS regulations.
- While the files should be uploaded every pay period, we request that files are updated at least monthly.
- Participants not uploaded into planwith**ease**.com will need to work directly with the Retirement Investors' Club to make any changes or authorize any transactions for their account as they are unable to utilize the site.

Upload a Demographic File

- Select the **Data Validation Center** under the **Tools** menu. (The appropriate **Demographic** will automatically populate under **Process Selection**)
- Select the appropriate **Process Method** radio button.
  - To upload a new demographic file, select **Upload a file containing the demographic data**.
  - To complete work on a previously uploaded demographic file, select **Work with existing demographic file**. Select the appropriate **Process Method** radio button.
- Select the **Next** button.



Upload a Demographic File, continued

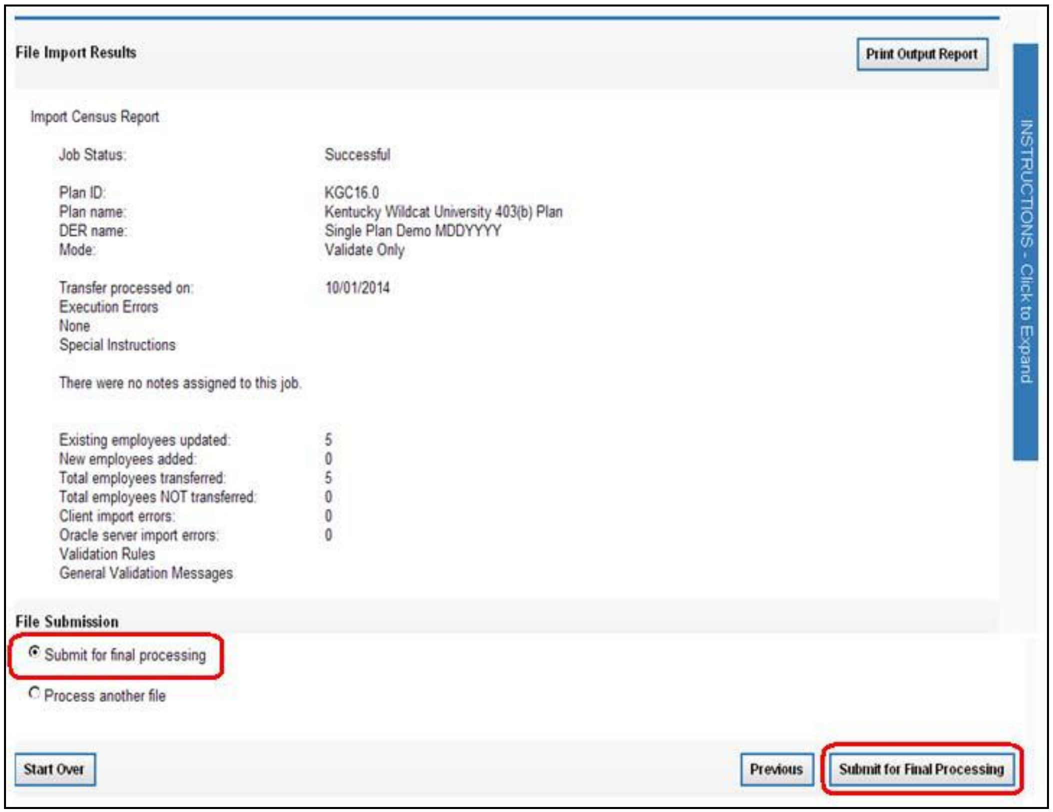
- Select the **Select File** button. In the new window, browse and select the file to be uploaded into planwithease.com.
- Select the **Next** button.

The system will proceed and display the following messages: Uploading file, File validation in progress, Importing file, and File is being imported… please wait.

Upload a Demographic File, continued

When the file completes validation, review the message under **File Submission**

If no errors - Select Next Step to **Submit for Final Processing**


File Import Results
Print Output Report
Import Census Report
Job Status: Successful
Plan ID: KGC16.0
Plan name: Kentucky Wildcat University 403(b) Plan
DER name: Single Plan Demo MDDYYYY
Mode: Validate Only
Transfer processed on: 10/01/2014
Execution Errors
None
Special Instructions
There were no notes assigned to this job.
Existing employees updated: 5
New employees added: 0
Total employees transferred: 5
Total employees NOT transferred: 0
Client import errors: 0
Oracle server import errors: 0
Validation Rules
General Validation Messages
File Submission
Submit for final processing
Process another file
Start Over
Previous
Submit for Final Processing
INSTRUCTIONS - Click to Expand

Difference Between Warnings & Critical Errors

- It is possible you will receive **warning** and/or **critical error** messages prior to the final upload step. You should review the error/warning message(s) located in the bottom portion of the window to determine if data corrections are needed.
- Select the row of data with the word **Warning** or **Critical** in the Details section of the screen to display the full message(s) toward the bottom of the page. This display will also let you know which employee record has caused the error/warning.
- Files can be loaded with both warnings and critical errors. However, the critical records will not post/update, but it will allow the remainder of the file to post/update as expected.
- Some participant records may generate more than one error. Be sure to select each row with errors and view the lower portion of the screen to see all errors associated with that individual.
- If you receive only warnings that do not require corrections, then you may proceed using the Next Step button at the top of the screen.

Warnings

Warnings should be reviewed for accuracy, but are not required to be corrected.

Example: “**Warning: First/Last name XXXXX does not match the current system name of XXXXX.**”

This message will appear when you are changing the name of a participant. It is simply to let you know that the name is being changed. This is ONLY a warning and can be ignored. If you did not make a change to the participant’s name, this warning will indicate that the participant has been listed on another entity’s demographic file with a different name. If this is the case, please contact the participant to determine what other entity/plan they may be listed with and have them contact the entity/plan if any corrections are needed.

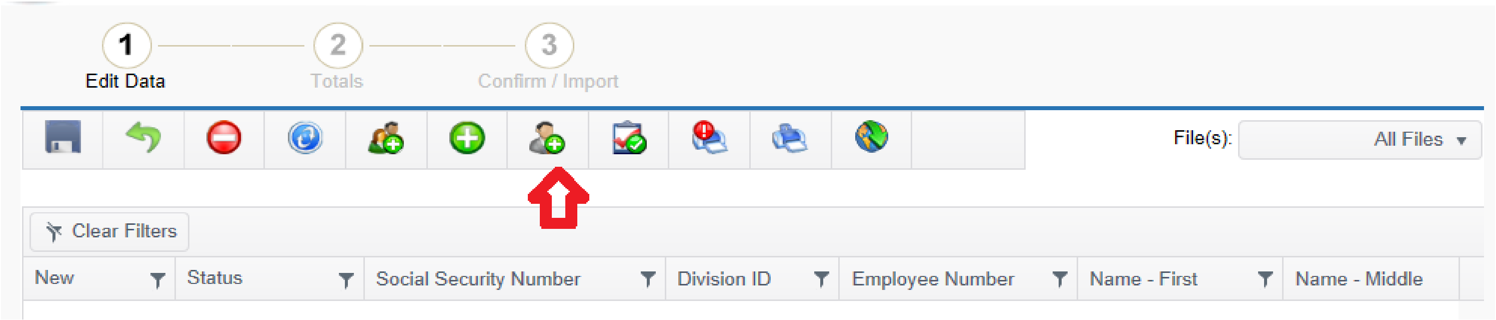
Critical Errors

Critical Errors include, but are not limited to the following, and MUST be corrected in order to post participants information:

Critical: When terminated, Sub Type must be blank.	For employees with an Employment Status of **T** (Terminated), the Employment Status Sub Type field must be left blank. Correction to the file must be made and the new file must be uploaded.
Critical: Participant must be fully vested.	This error message appears if there is an invalid code in the Vested field for one or more employees. The only accepted code in the Vested field is **Y**. Correction to the file must be made and the new file must be uploaded.
Critical: Future Employment Status Date is not allowed	Our system cannot accept future dates in any fields. Any employees with future dates will either need to be changed to their current status or will need to be removed from the file until the future date is achieved.
Critical: System=Term, File=H/O with empl st date < term date	This error message appears if the participant is listed in our system as Retired/Terminated but you are entering them as Hired/Original in the file. Correction to the file must be made and the new file must be uploaded.

Manually Update a Participant

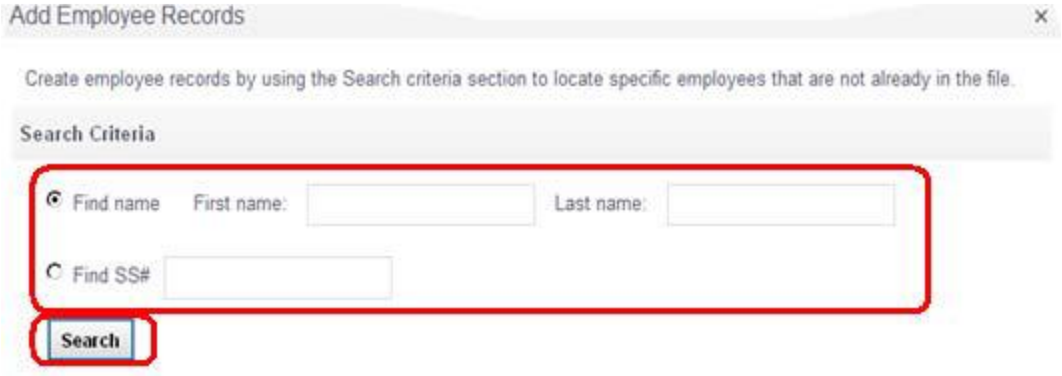
- Select the **Data Validation Center** under the **Tools** menu. (The appropriate **Demographic** will automatically populate under **Process Selection**)
- Select the appropriate **Process Method** button.
  - Select **Manually enter new employee information.**
- Select the **Next** button.
- Select the **Add Existing** button from the tool bar. An **Add Employee Records** window will open.



- Search for the existing Employee Record.

Manually Update a Participant, continued

- Select the **Search** button. The search results will appear below this button.



- Locate the correct participant within the search results and select the corresponding **Add** button under the **Select EE** column. The name will appear in the **Add Records** section.

- Review the data fields and correct the entries based on the data format selected.
- The data entered on this screen will be the same as the data appearing in your standard demographic file.

Manually Update a Participant, continued

- After making all necessary changes, save the participant data.
- Select the **Save** button in the tool bar. A confirmation message window will appear.
- Select the **Save/Continue** button.
- Select the **Refresh** button.
- Select the **Next** button to proceed to **Totals** screen.
- Select the **Submit for Final Processing** radio button, and then select the **Submit for Final Processing** button.

Contact Information on PWE Website

planwithease.com®

Home | Contact Us

Contact Information

By Email
Plan participants can send an email to customerservice@planwithease.com.

Please provide your full name, daytime phone number, Employer's name and a brief explanation of your problem or question. A Customer Service Associate will respond within two business days via email or phone.

By Telephone
1-855-464-6928

Customer Service Associates are available for plan participants Monday-Friday, 8 AM to 6 PM (Central time). Associates are authorized to speak only with plan participants to provide log in assistance or help with site navigation. All withdrawal requests must be submitted by participants through planwith**ease**.com.

By Fax
1-866-771-5047

Please be sure to include a cover page with your full name, daytime phone number, Employer's name and a brief explanation of your problem or question.

By Postal Mail
Send regular mail to:
planwithease.com
P.O. Box 5054
Minot, ND 58702

By Overnight Mail
Send overnight/express mail to:
planwithease.com
2000 21 st Avenue NW
Minot, ND 58702

E-mail: customerservice@planwithease.com

- All PWE Team Members monitor the customerservice@planwithease.com email box

- All incoming emails are to be answered within 2 business days

PWE Plan Sponsor Customer Service Line

- (866) 499-EASE(3273)
- All PWE Team Members monitor the phone lines
- Any message will be returned within 2 business days

PWE Participant Customer Service Line

- (855) 464-6928
- Customer Service Associates are available for plan participants Monday-Friday, 8 AM to 6 PM (Central time)
- Associates are authorized to speak only with plan participants to provide log in assistance or help with website navigation.

Q&A

Please utilize the option to place the call on mute instead of hold to avoid any hold music during the Q&A portion of the presentation

Not FDIC/NCUA/NCUSIF Insured I Not a Deposit of a Bank/Credit Union I May Lose Value I Not Bank/Credit Union Guaranteed I Not Insured by Any Federal Government Agency

Common remitter services offered through Voya Financial Partners, LLC (VFP), a broker/dealer registered with the Securities and Exchange Commission and the Financial Industry Regulatory Authority (FINRA) and Voya Institutional Trust Company, a national banking association limited to fiduciary powers. VFP is responsible for collecting all data and payment instructions and forwarding such information to the investment product providers. Voya Institutional Trust Company is responsible for holding the bank account that will receive remittances from the Employer and forwarding such payment to the investment product providers as directed by VFP pursuant to the Employer's instructions.

Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774, a wholly owned, indirect subsidiary of Voya Financial, Inc. (NYSE: VOYA), provides these plan administration services under the trade name planwithease.com®. The planwithease.com services may not be available in all states.

Voya does not offer legal or tax advice. Seek the advice of a tax attorney or tax advisor prior to making a tax-related insurance/investment decision.